



THE MORRIS COUNTY NATIONAL BANK

March 12, 2020

At the Morris County National Bank, the health and well-being of our customers, associates, and communities is our top priority. We understand the concern and uncertainty you may be experiencing surrounding the coronavirus (COVID-19) and are committed to being responsive to the needs of our customers and associates as the situation evolves.

We strongly encourage you to use Morris County National Bank's digital tools and other resources for self-service banking and 24/7 account access. You can access your accounts online or by using the Morris County National Bank's Mobile app at your convenience. From there, you can make payments, view transactions, check balances, mobile deposits, transfer funds internally, find an ATM and more. It's easier and faster (in most cases) to manage your account digitally, especially given call wait times may be longer than usual.

If you haven't enrolled in online access, it only takes a few minutes. You can enroll now at <https://gateway.fundsxpress.com/ZMCNBN/disclosures.htm>. Please give us a call if you have questions.

We also understand that there may be instances where customers find themselves facing financial difficulties. Morris County National Bank is here to help, and we encourage customers who may be impacted to reach out to discuss how we might be of assistance.

Should you find yourself in need of assistance, please contact us at <https://mcnb.com/> or call @ 903-897-5668.

As always, the health, safety and well-being of our customers, our associates and our communities is of paramount concern. We continue to monitor this quickly evolving situation and are here to assist our customers as needed.

For additional information about COVID-19, visit the Centers for Disease Control and Prevention at <https://www.cdc.gov/>